

In re:  
Antoine Howlett  
Debtor

Case No. 23-10038-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 15, 2023

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:

Recip ID	Recipient Name and Address
db	+ Antoine Howlett, 1024 Yarn Ct, Mohrsville, PA 19541-9404
14746932	+ Balboa Capital Corpora, 2010 Main St Ste 1100, Irvine, CA 92614-8250
14781197	+ H. Palmer Proctor, Jr., CEO, AMERIS BANCORP, 3490 PIEDMONT RD. NE SUITE 1550, ATLANTA, GA 30305-4800
14746935	+ Jennie Howlett, 1024 Yarn Ct, Mohrsville, PA 19541-9404
14751757	+ M&T Bank, C/O Denise Carlon Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14781196	+ Patrick Byrne, CEO, Balboa Capital, 575 Anton Boulevard, 12th Floor, Costa Mesa, CA 92626-7685

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14747307	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 16 2023 01:08:01	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14764147	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 16 2023 00:57:50	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14746930	Email/Text: ally@ebn.phinsolutions.com	Jun 16 2023 00:51:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14746931	+ Email/PDF: bncnotices@becket-lee.com	Jun 16 2023 01:08:25	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14757179	+ Email/PDF: ebn_ais@aisinfo.com	Jun 16 2023 00:57:51	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14746934	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 16 2023 00:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14754225	Email/Text: camanagement@mtb.com	Jun 16 2023 00:52:00	M&T Bank, ATTN: Payment Processing, P.O. Box 1288, Buffalo, NY 14240-1288
14746936	Email/Text: camanagement@mtb.com	Jun 16 2023 00:52:00	M&T Bank, Attn: Bankruptcy Department, 1100 Whehrle Drive, Williamsville, NY 14221
14754107	Email/Text: camanagement@mtb.com	Jun 16 2023 00:52:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14746933	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2023 00:51:00	BBVA, Attn: Bankruptcy, 5 South 20th st, Birmingham, AL 35233

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0313-4

User: admin

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## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN MCCOY OTTO	on behalf of Debtor Antoine Howlett steve@sottolaw.com info@sottolaw.com,no_reply@ecf.inforuptcy.com,dawn@sottolaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Antoine Howlett

Debtor(s)

Chapter: 13

Bankruptcy No: 23-10038-pmm

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this June 15, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer  
Judge, United States Bankruptcy Court